

In the Specification

Please amend the paragraph on page 6, lines 1-5 as follows:

An individual account, without more, may not accurately reflect behavioral projections.

For example, to determine the probability that a customer will cancel an issued credit card in the 17th seventeenth month may depend upon at least one of when the customer received the credit card (i.e., credit card issued at different times may have different terms), demographic segment of the customer, and geographic location of the customer (i.e., legal constraints vary among states).